

**DETAILED ACTION**

**EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. De Sylva on March 23, 2010.

The application has been amended as follows:

Please cancel claim 51.

Claim 52. (NEW) A system for facilitating transactions comprising:

a charging terminal adapted to charge an account based on user account information;

a user-modifiable database containing user account information, wherein said user-modifiable database is positioned remotely from said charging terminal; and

a scanner module adapted to employ scanned biometric information to deliver user account information from said user-modifiable database to said charging terminal.

***Allowable Subject Matter***

1. Claims 1-24, 45-50, and 52 are allowed.
2. The following is an examiner's statement of reasons for allowance:

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3. None of prior art teaches a system for facilitating transaction comprising a scanner for obtaining biometric information providing the account number to the charging terminal and a database located remotely and operate independently of preexisting banking infrastructure, a modifiable database associated with one or more users biological characteristics and positioned remotely as set forth in the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SEUNG H. LEE whose telephone number is (571)272-2401. The examiner can normally be reached on Monday-Friday, 7:30 AM- 4:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steven S. Paik can be reached on (571) 272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Seung H Lee/  
Primary Examiner, Art Unit 2887